

Certificate Number: 14912-PAE-DE-038479124

Bankruptcy Case Number: 18-16107



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on May 15, 2024, at 10:45 o'clock AM EDT, Joseph Kennedy completed a course on personal financial management given by internet by 001 Debtoredu LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: May 15, 2024 By: /s/Jai Bhatt

Name: Jai Bhatt

Title: Counselor